

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

TAFFY D. MCMAHON

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:15-22928

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/13/2015 and confirmed on 11/6/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		36,772.56
Less Refunds to Debtor	2,118.59	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>34,653.97</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,250.00	
Trustee Fee	1,634.87	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>4,884.87</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	PNC BANK NA	0.00	25,325.46	0.00	25,325.46
	Acct: 0420				
	WESTMORELAND COUNTY TAX CLAIM BI	0.00	0.00	0.00	0.00
	Acct: 0329				
					<b>25,325.46</b>
<b>Priority</b>					
	BRIAN J BLEASDALE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	TAFFY D. MCMAHON	0.00	0.00	0.00	0.00
	Acct:				
	TAFFY D. MCMAHON	2,118.59	2,118.59	0.00	0.00
	Acct:				
	BLEASDALE LAW OFFICE PC	3,250.00	3,250.00	0.00	0.00
	Acct:				
	RONDA J WINNECOUR TRUSTEE/CLERK	18.11	18.11	0.00	18.11
	Acct: XXXXXXXXXXXXBANK				
					<b>18.11</b>
<b>Unsecured</b>					
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: 3480				
	ECAST SETTLEMENT CORP	26,718.43	2,957.73	0.00	2,957.73
	Acct: 7078				
	PORTFOLIO RECOVERY ASSOCIATES, LL	471.63	52.21	0.00	52.21
	Acct: 3923				
	DISCOVER BANK(*)	12,125.56	1,342.30	0.00	1,342.30
	Acct: 0946				
	MIDLAND FUNDING LLC	662.05	73.29	0.00	73.29
	Acct: 0495				
	SYNCHRONY BANK++	163.58	0.00	0.00	0.00
	Acct: 0771				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
					<b>4,425.53</b>

15-22928

Page 2 of 2

TOTAL PAID TO CREDITORS

29,769.10

TOTAL CLAIMED

PRIORITY 18.11

SECURED 0.00

UNSECURED 40,141.25

Date: 09/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

TAFFY D. MCMAHON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-22928

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Taffy D. McMahon  
Debtor(s)

Case No. 15-22928-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 29, 2020

User: dbas  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2020:

Recip ID	Recipient Name and Address
db	+ Taffy D. McMahon, 910 Academy Heights Drive, Greensburg, PA 15601-1439
14091971	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court., Citibank SD, NA, Attn: Centralized Bankruptcy, P.O. Box 20363, Kansas City, MO 64195
14091972	+ Citibank/The Home Depot, Citicorp/Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
14139251	ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14091974	+ Hempfield Township, c/o Jim Regola, 938 St. Clair Way, Suite 1, Greensburg, PA 15601-3550
14102130	+ PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
14102129	+ PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342-5421
14091975	+ PNC Mortgage, 3232 Nemark Drive, Miamisburg, OH 45342-5433

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Sep 30 2020 03:11:38	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14091969	+ Email/Text: cms-bk@cms-collect.com	Sep 30 2020 03:39:00	Capital Managment Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14095905	Email/Text: mrdiscen@discover.com	Sep 30 2020 03:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14091973	+ Email/Text: mrdiscen@discover.com	Sep 30 2020 03:38:00	Discover Fin Svcs LLC, P.O. Box 15316, Wilmington, DE 19850-5316
14091970	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 30 2020 03:13:06	Chase Card, P.O. Box 15298, Wilmington, DE 19850
14125961	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 30 2020 03:41:00	Midland Credit Management Inc as agent for, Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14149022	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2020 03:13:18	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14095859	Email/PDF: rmscedi@recoverycorp.com	Sep 30 2020 03:11:38	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14091976	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2020 03:11:11	Sams Club/GEMB, Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076-9104
14091977	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2020 03:11:11	Syncb/QVC, P.O. Box 965005, Orlando, FL 32896-5005
14154991	Email/PDF: gecsed@recoverycorp.com	Sep 30 2020 03:11:11	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

District/off: 0315-2

User: dbas

Page 2 of 2

Date Rcvd: Sep 29, 2020

Form ID: pdf900

Total Noticed: 19

TOTAL: 11

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		PNC Bank, National Association

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Brian J. Bleasdale	on behalf of Debtor Taffy D. McMahon bleasdb@yahoo.com
David Neeren	on behalf of Creditor PNC Bank National Association dneeren@rasnj.com
Lauren Berschler Karl	on behalf of Creditor PNC Bank National Association lkarl@rascrane.com, lbkarl03@yahoo.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7